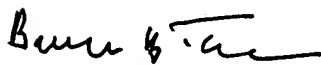


19. The contract of claim 16(a) where said functional relationships are nonproportional to the premiums charged for and the losses paid by said coverage parts of an insurance policy.
20. The contract of claim 16(a) that is based on said functional relationships to said coverage parts of a property or casualty insurance policy.
21. The contract of claim 16(a) that is used to provide coverage for collateral losses.

Conditional Request for Constructive Assistance

Applicants have amended the specification and claims of this application so that they are proper, definite, and define novel structure which is also unobvious. If, for any reason this application is not believed to be in full condition for allowance, applicants respectfully request the constructive assistance and suggestions of the Examiner pursuant to M.P.E.P. § 707.07(j) in order that the undersigned can place this application in allowable condition as soon as possible.

Respectfully,



Bruce Bradford Thomas

145 Lake Avenue

Trumbull, CT 06611

203-445-0830



Lester Ware Preston, III

Certificate of Mailing: I certify that this correspondence, and attachments, if any, will be deposited with the United States Postal Service by First Class Mail, postage prepaid, in an envelope addressed to "Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450, on the date below.

2005 January 3

A handwritten signature in dark ink, appearing to read "Bruce Thomas", written over a horizontal line.

Bruce Thomas, Applicant